

Information to identify the case:

Debtor 1	<u>Desiree Yvette Williams– Ramos</u>	Social Security number or ITIN	xxx–xx–3781
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 19–10017–KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Desiree Yvette Williams– Ramos
aka Desiree Y. Williams–Ramos

1/10/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Desiree Yvette Williams- Ramos
DebtorCase No. 19-10017-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 38

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db
aty
517948964
517948967
517948971
517950899
517948974
517948979
517948981

Desiree Yvette Williams- Ramos, 60 Fieldcrest Dr, Westampton, NJ 08060-5656
+Milstead & Associates LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
CBCS, PO Box 2589, Columbus, OH 43216-2589
FBCS, Inc, 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433
Midland Funding, Llc, c/o Lyons, Doughty & Veldhuis, 136 Gaither Dr # 100, Mount Laurel, NJ 08054-1725
+Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
PA Dept of Revenue, Office of UC Benefits, PO Box 67503, Harrisburg, PA 17106-7503
Trident Asset Management, PO Box 88424, Atlanta, GA 30356-0424
van Ru Credit Corp, 4839 N Elston Ave, Chicago, IL 60630-2534

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr
EDI: GMACFS.COM Jan 11 2020 04:58:00 Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
517971834
EDI: GMACFS.COM Jan 11 2020 04:58:00 Ally Capital, PO Box 130424, Roseville MN 55113-0004
517948962
EDI: GMACFS.COM Jan 11 2020 04:58:00 Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
517948963
EDI: CAPONEAUTO.COM Jan 11 2020 04:58:00 Capital One Auto Financ, PO Box 60511, City of Industry, CA 91716-0511
517960149
+EDI: AISACG.COM Jan 11 2020 04:58:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517972982
+EDI: AISACG.COM Jan 11 2020 04:58:00 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517948965
EDI: WFNNB.COM Jan 11 2020 04:58:00 Comenity HSN, PO Box 659707, San Antonio, TX 78265-9707
517948966
EDI: WFNNB.COM Jan 11 2020 04:58:00 Comenity Ultra, PO Box 659450, San Antonio, TX 78265-9450
517948968
+EDI: BLUESTEM Jan 11 2020 04:58:00 Fingerhut/Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517948970
EDI: JEFFERSONCAP.COM Jan 11 2020 04:58:00 Jefferson Capital System, 16 Mcleland Rd, Saint Cloud, MN 56303-0000
517948970
E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 11 2020 00:32:14 Jefferson Capital System, 16 Mcleland Rd, Saint Cloud, MN 56303-0000
517985254
EDI: JEFFERSONCAP.COM Jan 11 2020 04:58:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517985254
E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 11 2020 00:32:14 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518019465
+EDI: CBSMASON Jan 11 2020 04:53:00 Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517948972
EDI: CBS7AVE Jan 11 2020 04:58:00 Midnight, 112 W 7th St, Monroe, WI 53566-1099
518019467
+EDI: CBS7AVE Jan 11 2020 04:58:00 Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518019466
+EDI: CBS7AVE Jan 11 2020 04:58:00 Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517948973
+EDI: CBS7AVE Jan 11 2020 04:58:00 Monroe And Main, 1112 7th Ave, Monroe, WI 53566-1364
518015006
+EDI: PRA.COM Jan 11 2020 04:58:00 Orion Portfolio Services, LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517948975
EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
518065957
EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Ann Taylor, POB 41067, Norfolk VA 23541
518101212
EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541
517948976
EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Services, PO Box 12914, Norfolk, VA 23541-0914
518064923
EDI: Q3G.COM Jan 11 2020 04:58:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517948977
E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2020 00:33:18 Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
517948978
EDI: CBS7AVE Jan 11 2020 04:58:00 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
518019464
+EDI: CBS7AVE Jan 11 2020 04:58:00 The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518069437
E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2020 00:33:18 Wells Fargo Bank, N.A., as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517948969
EDI: CRFRSTNA.COM Jan 11 2020 04:58:00 firestone, PO Box 81307, Cleveland, OH 44181-0307

TOTAL: 31

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jan 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +SELECT PORTFOLIO SERVICING, INC.,, PO Box 65250, Salt Lake City, UT 84165-0250
517948980 ##US Legal Group, 8220 Katella Ave Ste 208, Stanton, CA 90680-3287

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2005-NC2
rsolarz@kmlawgroup.com
Stephanie Shreter on behalf of Debtor Desiree Yvette Williams- Ramos shreterecf@comcast.net,
shreterlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8